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****Title****

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First name NAME [[2]](#footnote-2)\*\*

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| ***Abstract -*** Text | |
| ***JEL Classification***  N33, N93, O18  ***Key-words***  Text  Text  Text |

1. \* Affiliation ; mail [↑](#footnote-ref-1)
2. \*\* Affiliation ; mail [↑](#footnote-ref-2)